User Manual

Berenberg Online Banking

© 2011 by Berenberg Bank, Hamburg. Subject to change.
Version 1.04; of: 3. May 2011

Table of contents

1 ACCESS REQUIREMENTS 3
1.1 Technical requirements 3
1.2 PIN – Your personal identification number 3
1.3 TAN – Your transaction numbers 3
1.4 TAN generator 3
1.5 Contact 4
1.6 Your contribution to security 4
2 STARTING BERENBERG ONLINE BANKING 5
2.1 Calling up the program 5
2.2 Login 6
3 ACCOUNT INFORMATION 7
3.1 Account Summary 7
3.2 Account Statement 7
4 TRANSACTIONS 8
4.1 Transfer 8
4.6 EU Standard Transfer 11
4.7 Foreign Payment 12
5 LISTS AND PENDING TRANSACTIONS 14
6 ADMINISTRATION 17
7 LOG OFF 18
8 TAN-GENERATOR USER GUIDE 19

1 Access requirements

1.1 Technical requirements

In order to use the Berenberg Online Banking service through the internet you will need an internet connection. You will also require an internet browser of your choice with integrated Java interpreter and SSL support (such as Netscape Navigator 6.x, Internet Explorer 6.x , Opera 6.x, Firefox 1.x or Safari 1.x).

1.2 PIN – Your personal identification number

To gain access to your account through the internet, please use the five-digit personal identification number (PIN or Personal Identification Number) that you have received in a separate letter.

⚠ Your pin for transactions at the cash dispenser or for payments at the till is not valid for the Berenberg online banking!

Before your first call-up of account information or transaction, you will be guided through an activation procedure by the system. You will be invited to change your PIN.
You may change your PIN by entering a new PIN that must consist of a combination of 4-6 digits. Please note that ascending (e.g. 12345) or descending (e.g. 54321) sequences and sequences of identical numbers (e.g. 99999) or letter combinations should be avoided.

1.3 TAN – Your transaction numbers

TAN or transaction numbers are six-digit numbers that you will enter as a final confirmation of an order. By identifying an individual transaction, the TAN is a part of the security system. You will need a TAN i.a. in order to:

- change your personal identification number (PIN)
- place payment orders
- lift an access suspension caused by you

Each TAN can be used only once. It is automatically invalidated at being used.

1.4 TAN generator

You will be able to generate a valid TAN using the TAN generator provided to you and your Maestro card (EC card) or bank card (see also no. 6.2).

1.5 Contact

Please address your requests for Berenberg's online banking to onlinebanking@berenberg.de. In addition, you are always welcome to contact your personal adviser directly.

Please note: in no circumstances should you ever disclose valid TANs or the valid PIN over the telephone. Employees of Berenberg Bank will never ask you to do this.

1.6 Your contribution to security

Your contribution will be very important in preventing unauthorised access.

Please ensure that third parties cannot obtain knowledge of your PIN or your TANs. If you have reason to suspect that this may have happened, please change your PIN immediately. To prevent any misuse of your PIN, you should destroy the insert showing the PIN immediately after you have received and changed your PIN.

⚠ The PIN must not be stored electronically!

Never use your chip card with a card reader that is connected directly to your PC. In case of an virus or "Trojan" infection of your PC this could result in an unauthorized third party access to information stored on the chip card.

Please always keep your PIN separately from the TAN generator and from the card used with it. It would be ideal if you did not note your selected PIN down in writing anywhere. We recommend that you change your PIN frequently.
Please note that despite all the security mechanisms in place, we cannot assume responsibility for your local machine because this is technically not feasible. Please e.g. ensure that no computer viruses can spread to your computer, whether through computer networks, via CD-ROMs, USB ports or disks. You should check your computer frequently for viruses with a current virus scanner program.

Because of the encryption unauthorised persons will be unable to view your confidential account data. However, we should point out that your internet provider will be able to track whom you contact and at what times.

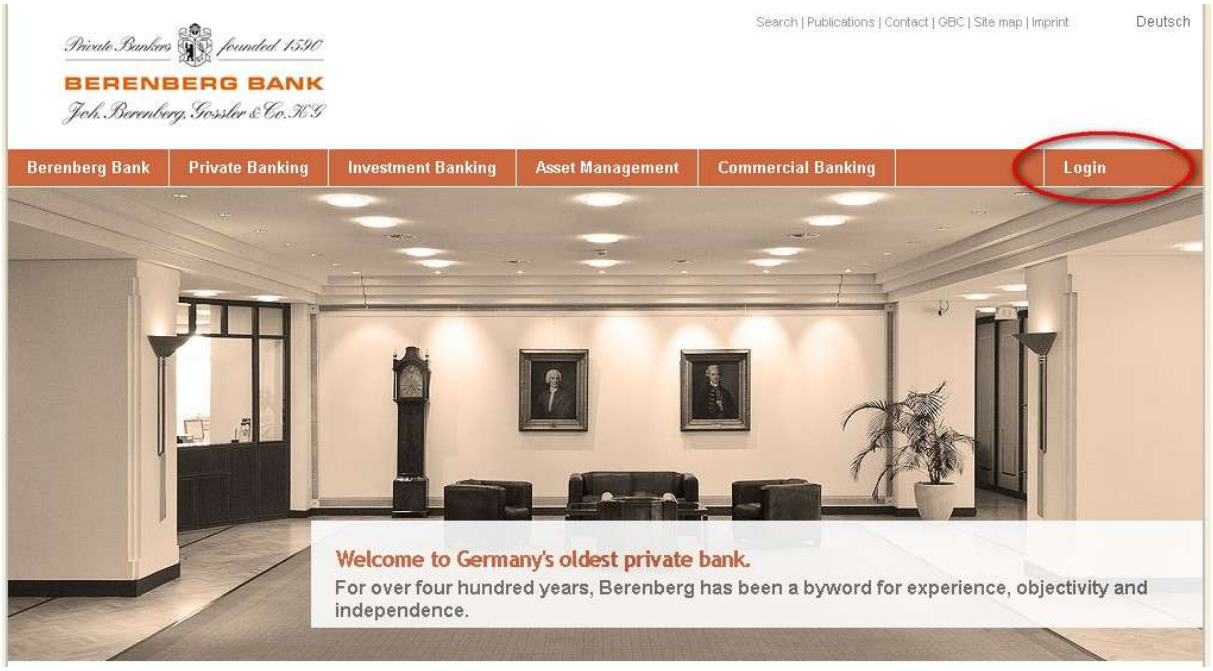
If you use our system from abroad, please note that import or export restrictions may be in place for the encryption algorithms, which you may be violating if you load our application.

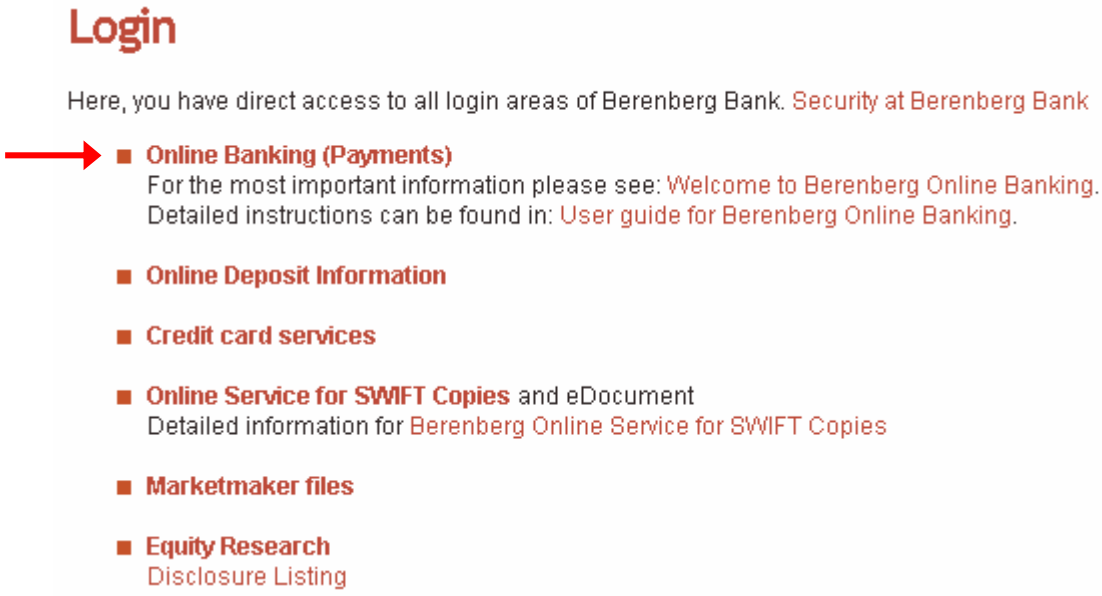
⚠ You find further security information on our home page in the customer login under "security at the Berenberg Bank".

2 Starting Berenberg Online Banking

2.1 Calling up the program

Start Berenberg Online Banking by entering the following internet address into your browser: **http://www.berenberg.com**
Please click on the "Customer-Login" button and then select "Berenberg Online Banking (Payments)".


Search | Publications | Contact | GBC | Site map | Imprint
Deutsch
Private Bankers founded 1590
BERENBERG BANK
Joh. Berenberg, Gossler & Co. KG
Berenberg Bank
Private Banking
Investment Banking
Asset Management
Commercial Banking
Login
Welcome to Germany's oldest private bank.
For over four hundred years, Berenberg has been a byword for experience, objectivity and independence.


Login
Here, you have direct access to all login areas of Berenberg Bank. Security at Berenberg Bank
Online Banking (Payments)
For the most important information please see: Welcome to Berenberg Online Banking.
Detailed instructions can be found in: User guide for Berenberg Online Banking.
Online Deposit Information
Credit card services
Online Service for SWIFT Copies and eDocument
Detailed information for Berenberg Online Service for SWIFT Copies
Marketmaker files
Equity Research
Disclosure Listing

2.2 Login

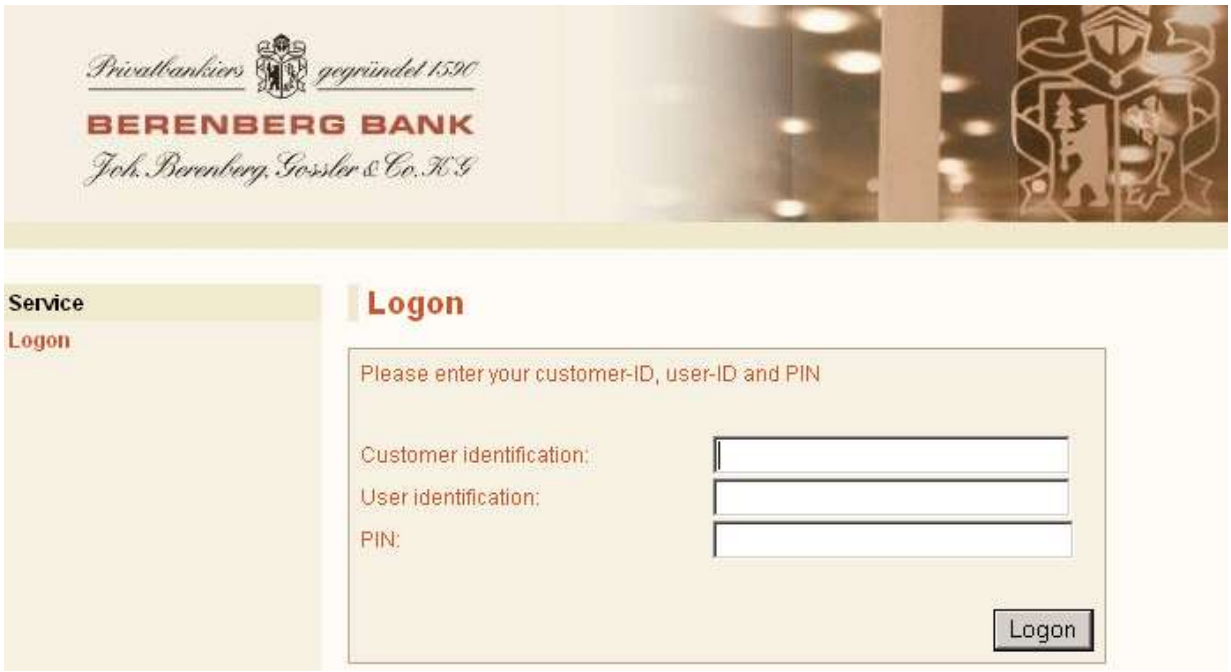
On the login page please enter the following information:

- Your customer reference number
- Your user ID
- Your PIN. This entry will be concealed.

10 minutes after the last retrieval or after reloading, this entry will become invalid. You will then have to enter the PIN again. Please refer to the documents you have received from us to identify your user ID and customer reference number.

When a PIN is first assigned, it will be activated by us as soon as we receive your written acknowledgement of receipt.

If you enter an incorrect PIN three consecutive times, online access to your account will be suspended for security reasons. This suspension cannot be lifted. In this case please contact your account manager and request new access data to be issued to you.
You may end your visit at any time by clicking on "Log off", without personal information such as your account number or PIN remaining on your computer.



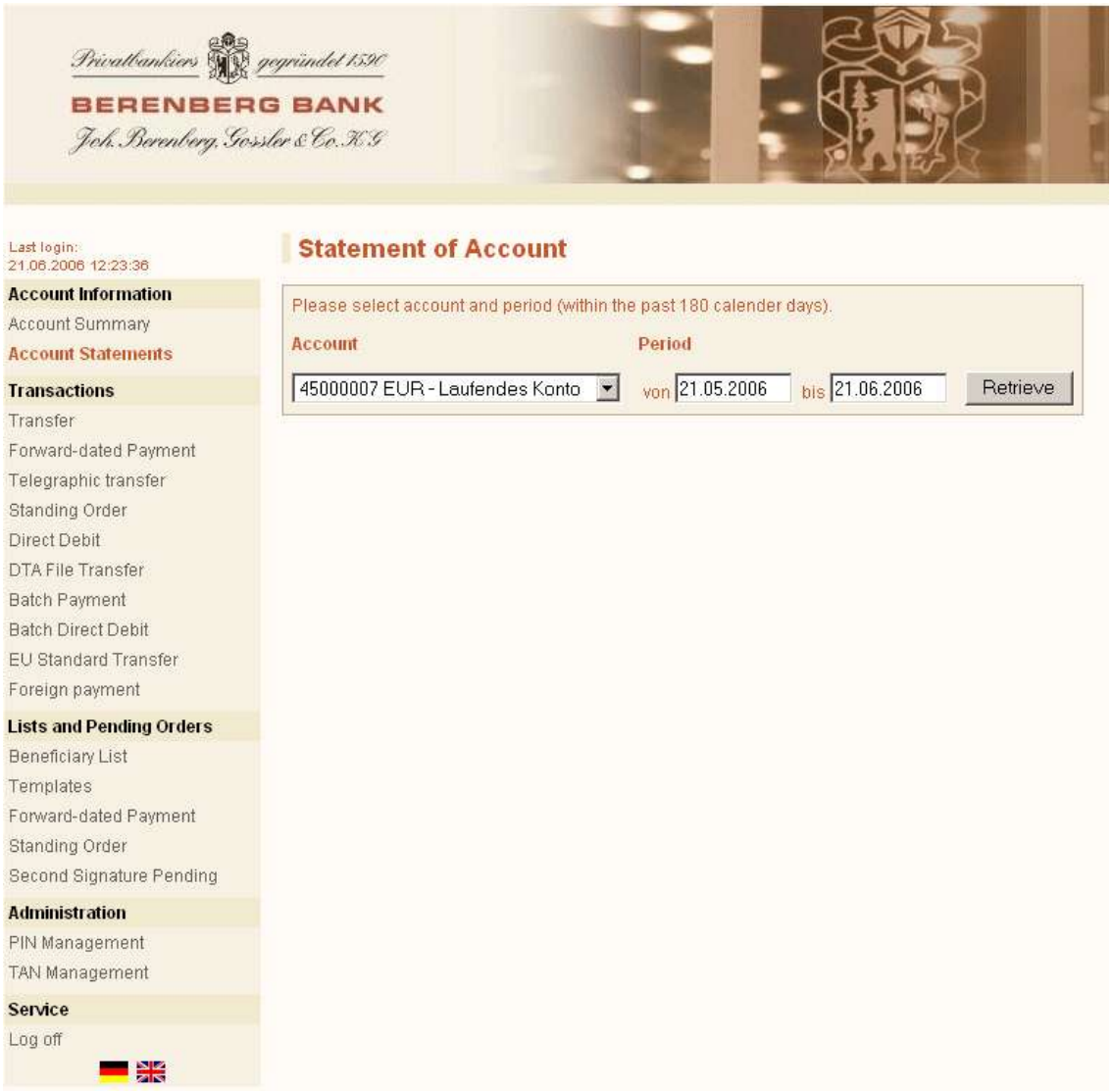
3 Account information

3.1 Account Summary

This page provides you with an overview of the balances of those of your accounts that are accessible online. Click on the designation of one of the accounts shown to automatically be routed to the statement page.

3.2 Account Statement

You may select all movements over a period requested by you within the past 180 calendar days. In the detailed view you will then be able to navigate forward and back between individual statements. You will also be able to store the statement on your PC and/or to route it to your printer via the print view.



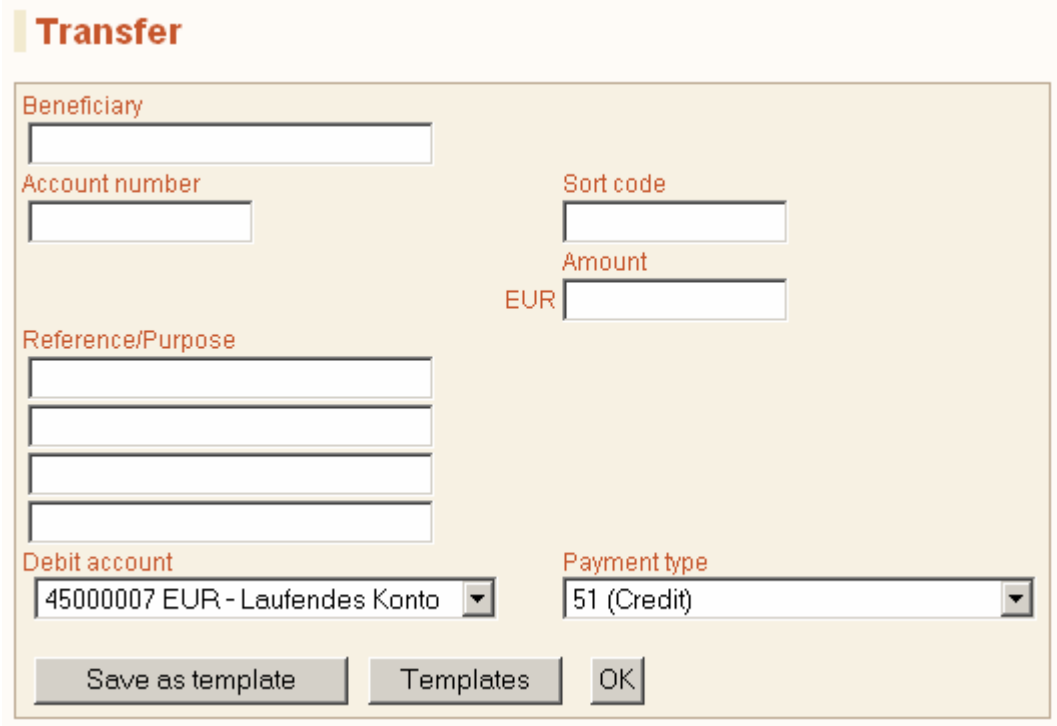
4 Transactions

In this section you find details on all modes of payment which are available in the Berenberg online banking. Please note that perhaps single order types are not at your disposal.

4.1 Transfer

4.1.1 Transfer

Navigate to the form for German domestic transfers by clicking on this link. If you frequently use identical transfer instructions, you can simplify matters by setting up transfer templates. The individual fields of the mask are explained in more detail below:



Beneficiary:
A maximum number of 27 characters can be entered here.

Amount:
Figures must be entered without a digit-grouping symbol, but with a comma as the decimal symbol.

Debit Account:
Initially the first account will be given as default. If you wish to select a different account, please change the default setting accordingly. Payment orders can be debited only to accounts cleared for online banking.

Reference:
A maximum number of 27 characters per line can be entered here.

Payment type:
Here you can manually select the desired payment type. The default will be payment type 51, the key for a standard transfer.

Save as Template:
By clicking this button you can store the data you have entered in your personal template list, to reuse them at any time.

Templates:
Select a template previously stored by you by clicking the button "Templates".

The entered data are reviewed for completeness. You will be alerted to any missing or incomplete entries in mandatory fields by a warning in red font.

To definitively send off the order, please enter a valid TAN and confirm the order.

4.1.2 Forward-dated Payment

In this area you may order forward-dated payments up to a year in advance. The entries to be made are the same as those for an individual transfer (cf. 4.1.1). An additional field to be filled in here is the date field. Please make sure that the date specified is a working day in Hamburg.

If the Berenberg Online Banking agreement terminates, all forward-dated orders set up and pending in Online Banking will be deleted.

4.1.3 Telegraphic transfer

The entries to be made are the same as those for an individual transfer (cf. 4.1.1). Telegraphic transfer will be preferred treated and only conducted same-day. Please make sure that the date specified is a working day in Hamburg.

4.2 Standing Order

Here you may set up new standing orders to be debited to one of your accounts. Please be careful to enter the desired information to define the start date and periodic cycle of the standing order. The start date cannot be earlier than one day after the date on which you set up the standing order. Unless you state an expiry date, the standing order will continue until you delete it (for deletion cf. Lists and Pending Transactions / Standing Orders 5.4)

If the Berenberg Online Banking agreement terminates, all standing orders placed via online banking will be deleted.

You will be responsible for managing all standing orders stored in Berenberg Online Banking. Employees of Berenberg Bank will not have access to them.

4.3 Direct Debit

This feature will be available to you only if direct debits are listed in the agreement for the use of Berenberg Online Banking.

It is similar to the one for individual transfers. Again you will be able to set up templates or use stored templates.

4.4 DTA File Transfer

Click on this link to be able to import an externally generated DTAUS or DTAZV file and to transmit it directly to Berenberg Bank after entering a valid TAN.

4.5 Batch Payments

4.5.1 Batch Transfer

Click on this link to navigate to the form for German domestic batch payments. If you frequently use identical transfer instructions, you can simplify matters by setting up transfer templates. The individual fields of the mask are similar to those for individual transfers.

The entered data are reviewed for completeness. You will be alerted to any missing or incomplete entries in mandatory fields by a warning in red font.

To definitively send off the batch order, please enter a valid TAN and confirm the order.

4.5.2 Batch Direct Debit

This feature is similar to the one for batch payments. Again you will be able to set up templates or use stored templates.

4.6 EU Standard Transfer

With these transfer forms you may transfer amounts of up to EUR 50,000 across national borders into countries of the European Union and of the EEA.

(EU states currently: Belgium, Denmark, Germany, Estonia, Finland, France, Greece, United Kingdom, Ireland, Italy, Lithuania, Luxemburg, Malta, The Netherlands, Austria, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Czechia, Hungary, Cyprus.
EEA states currently: Iceland, Liechtenstein and Norway, plus Faroes, French Guyana, Gibraltar, Guadeloupe, Martinique, Reunion and San Marino.) Important note: Payments to Germany cannot be made as EU standard transfer.
For payment orders for countries outside the EU or for amounts in excess of EUR 50,000, please use the conventional foreign transfer form.

Please, you take into account that these exceed an order value of EUR 12,500 for notifiable EU standard transfers, must submit a separate AWV report to the Federal Bank of Germany (only relevantly for foreign currency natives acc. to AWV) you. You receive nearer information about it under the phone number free of charge, 0800 1234 111 , or under statistik-s21@bundesbank.de.

You can download the Z4 registration form of the Federal Bank of Germany under the following Internet address:

Please note that for notifiable EU Standard Transfers with an order value of EUR 12,500 must submit a separate AWV report to the Federal Bank of Germany (only relevantly for foreign currency natives acc. to AWV). You receive nearer information about it under the phone number free of charge, 0800 1234 111 , or under statistik-s21@bundesbank.de.

You can download the Z4 registration form of the Federal Bank of Germany under the following Internet address:

http://www.bundesbank.de/meldewesen/mw_aussenwirtschaft_z1z4.php

Beneficiary name:
To enable the order to be processed correctly, up to 70 characters can be entered here. In some cases the monitor may show a much larger entry field.

Country code:
Please specify the beneficiary's country of residence. This may be a country outside the EU.

IBAN (= International Bank Account Number):
Consists of an international part (the country code and the check digits) and a component determined at the national level (for Germany this is the BLZ and account number). This enables transfers to be processed faster because it permits beneficiaries to be clearly identified worldwide. The beneficiary of your payment will specify the IBAN to be used.

BIC (= Bank Identifier Code):
To enable the bank details to be identified clearly, please enter the bank identifier code (BIC) here – also known as SWIFT code. The BIC clearly identifies the beneficiary's bank. Entries in the BIC field can be either 8 or 11 characters long.

Reference:
Maximum number of characters that can be entered: 4x35.

4.7 Foreign Payment

With a foreign payment, if you are a German resident you may place orders for

- payments abroad in any currency or
- payments in foreign currency to any country

and if you are a non-German resident you may also place orders for

- payments in euros within Germany.

Notifications according to German Foreign Trade Regulations (AWV) (applies only to German residents)
So-called data sets may be collated for foreign payments. They contain information on the payment and on the transaction underlying the payment, which are communicated to Deutsche Bundesbank by the Bank if the ordering party is a German resident. In order to enable us to correctly allocate these data sets please specify the customer and company reference number in the ordering customer fields. Stating the Federal Land also serves the same purpose.

Beneficiary
Please fill in the information about the beneficiary such as town, street and postcode.
Please specify the country using the available selection menu.
Please also state the beneficiary's account number or IBAN, which will have been communicated to you by the beneficiary.

Financial institution's name and address
Information about the beneficiary's financial institution.
Please state either a valid SWIFT/BIC address or the name and address of the beneficiary's financial institution (cf. above under the heading EU Standard Transfer).

⚠ by entering a SWIFT /BIC address you mustn't enter any postal addendum

Details of charges
Here please select the arrangements you have made, if any, with the beneficiary regarding service charges.

Account for charges
In this selection menu please specify the account to which the charges are to be debited.

Details
Certain special codes for instructions to us and/or to the beneficiary's bank may be entered here.
Four fields with predefined instruction codes and one field for entering free text are available.
A further field is available for entering an order in the case of payment by cheque.

Payment
Here the payment date, currency and amount of the payment to be made are specified.
The selection of the currency is supported by a pre-selection menu.

⚠ A comma has to be used as decimal separator.

Reference
The maximum number of characters that can be entered is 4 x 35.

Ordering customer
The account number is made available for selection though a selection menu.
The fields designated "name, first name / company name" , "street" and "postcode, town" are mandatory fields and must always be filled out.

(The following two items of information are mandatory only for German residents)
Federal State: this entry is supported by a selection menu
Customer number / company number
The customer number is your customer reference number with us.
The company no. is allocated to you by Deutsche Bundesbank.

Payment type
To be entered as given in the selection menu, with "Standard transmission" given as default.

Notification data according to German Foreign Trade Regulations (AWV) (applies only to German residents)
V (transit trade)
Here please enter details as required by the German Foreign Trade Regulations (*Aussenwirtschaftsverordnung*).
If you have questions regarding the AWV please contact Deutsche Bundesbank under its free-call service no. +49 - 800 - 1234 111

W (services, transfers, income from capital)
Here please enter details as required by the German Foreign Trade Regulations.
If you have questions regarding the AWV please contact Deutsche Bundesbank under its free-call service no. +49 - 800 - 1234 111

5 Lists and Pending Transactions

5.1 Beneficiary List

The list of payment beneficiaries is generated automatically from the available account statements and cannot be manipulated manually.

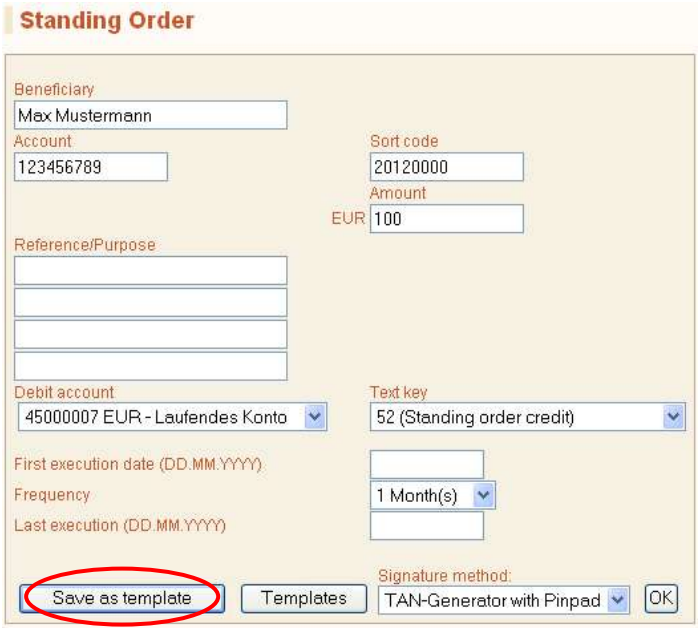
5.2 Templates

This feature enables you to manage templates that you wish to reuse.
You have the following options here:

Display / Change:
Please click on "OK" next to a template to display or change the template. To store the changed template, please select "Save as template" again. Define the type of order (e.g. direct debit) for which you wish to use the template in the context menu. By clicking on the button "OK" you will be automatically routed to the mask and the form fields will be filled in as predetermined in the selected template.

Delete:
You may delete a template by clicking on the trash can left of the template in question.

⚠ ***Set up new:***
New transfer templates will be set up if you click on the button "Save as template" in the current form (e.g. standing order).



5.3 Forward-dated Payments

Select your desired account.Click on the button "OK" to have the forward-dated payments stored for the selected account displayed.

The following features are at your disposal:

Display:
All details of the order are displayed to you in the overview.

Delete:
Use the trash can to the left of the order in question. You will be requested to enter a valid TAN.

⚠ ***Change:***
We regret that forward-dated payments cannot be modified. Please delete the order in question and place a new order as described under the heading "Orders/Forward-dated payments".

5.4 Standing Orders

Select an account and click on "Retrieve". All orders in place for account selected by you will be displayed. The following features are at your disposal:

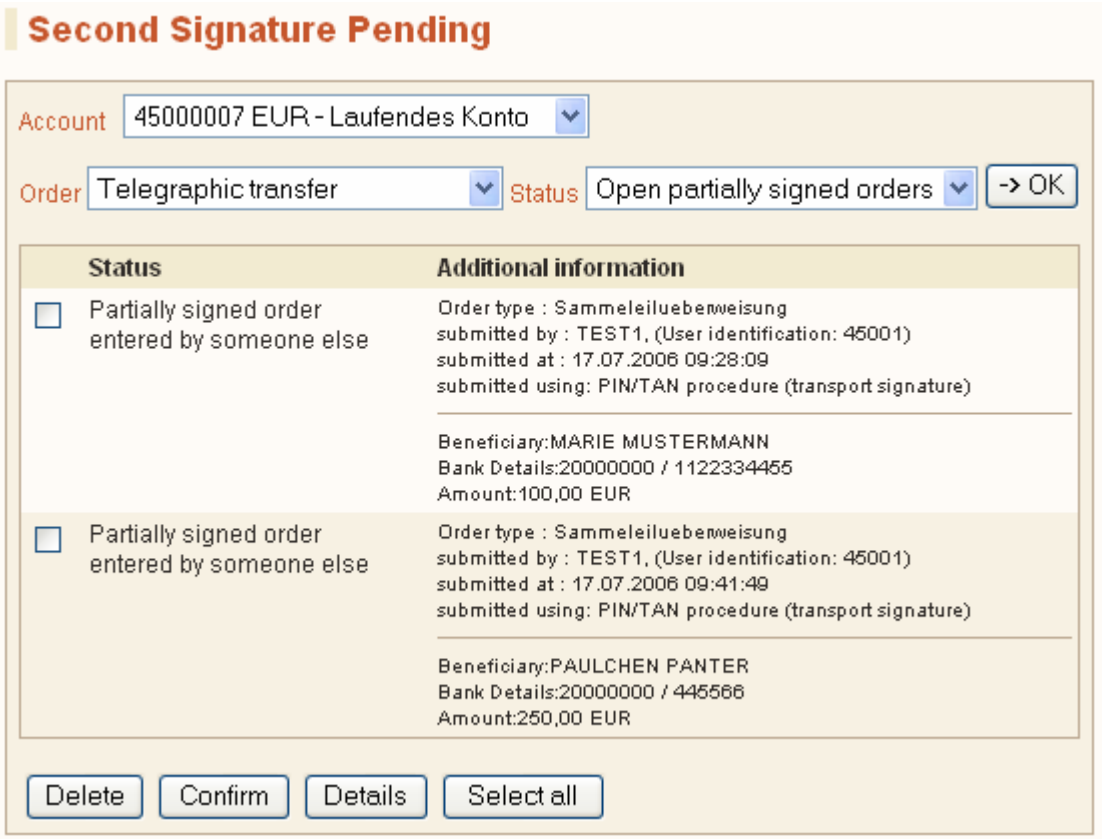
Display:
All details of the order are already displayed to you in the overview.

Change:
To modify an active standing order, please click the Modify symbol to the left of the order to be modified. The standing order will be shown in its entirety and can be modified.
After making the modification you will be requested to enter a new TAN.

Delete:
Use the trash can to the left of the order in question. You will be requested to enter a valid TAN.

5.5 Second Signature Pending

If you have set up two or more authorised users for your account and they are authorised only to sign jointly, such payments will be stored under "Second Signature Pending", which will require a second signature from another authorised user. Please add a second signature to such orders within 14 days. Orders pending a second signature for longer than 14 days will be automatically deleted by the system.



In the upper part of the mask you have the possibility to configure different presettings like account, order and statuses. By clicking "OK" you get a list over the badge in accordance with your search requests. On the left side you then select the orders, you would like to release actually and click on "confirm". To definitely send your orders you be asked for the petition of a valid Tan on the next page.

6 Administration

6.1 PIN Management

Change PIN:
You may change your PIN by entering a new PIN that must consist of a combination of 4-6 digits. Please note that ascending (e.g. 12345) or descending (e.g. 54321) sequences or sequences of identical numbers (e.g. 99999) or letter combinations should be avoided. The new PIN you enter will be displayed not openly but concealed as *****. Legitimisation is achieved by entering your new PIN a second time, providing your old PIN and a valid TAN. If you are informed that your new PIN is not permitted, please select a different PIN and use a new TAN to legitimise the transaction.

Lock PIN:
If you wish to temporarily suspend internet access to your account, this is the feature to use. Access will be suspended immediately. The suspension can be lifted only by entering a valid TAN.

Unlock PIN:
Please enter a valid TAN to lift a PIN suspension you had put in place intentionally.
A PIN suspension triggered by repeatedly entering an incorrect PIN cannot be reversed. New access data must be issued.

6.2 TAN Management

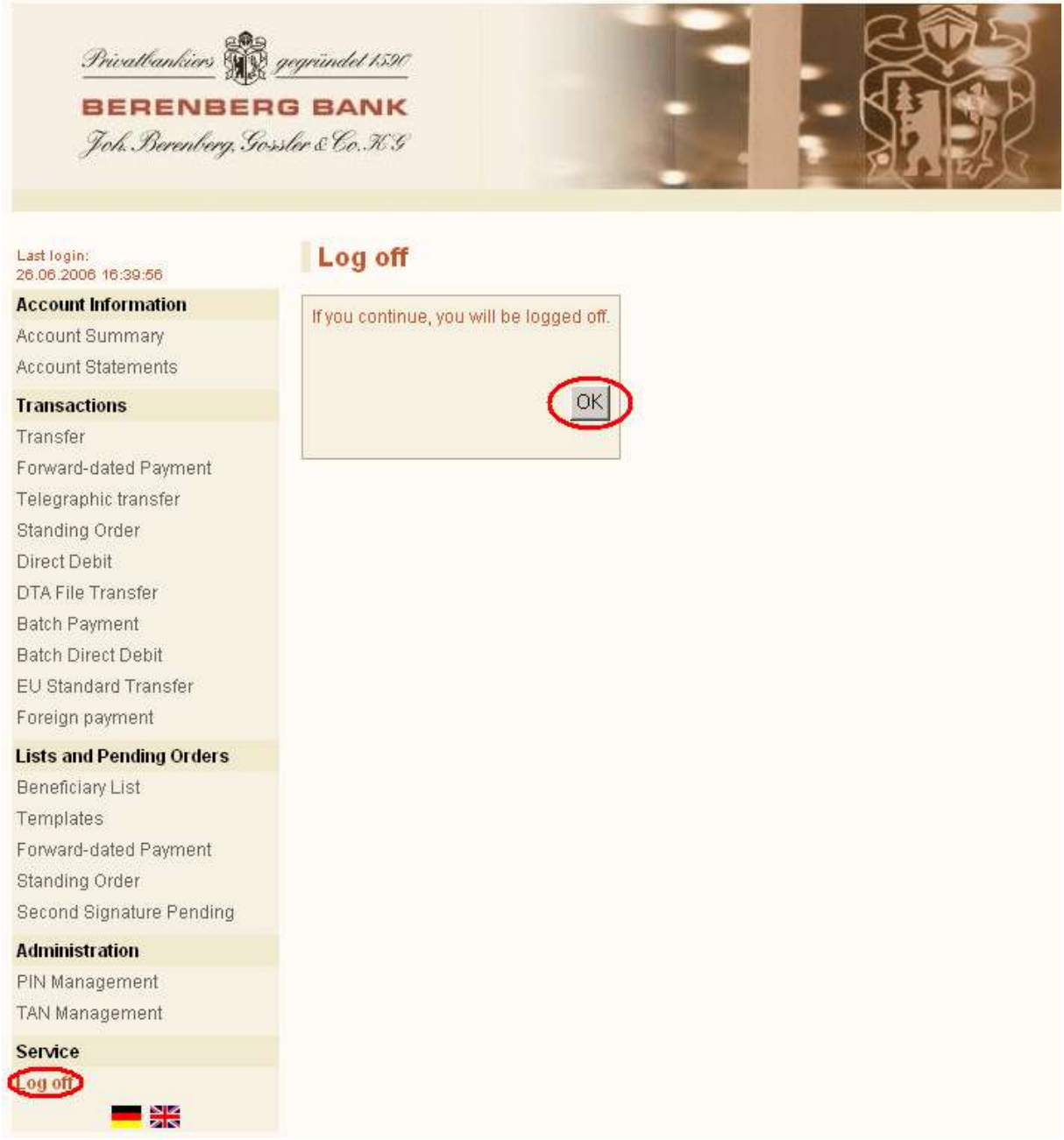
List of used TAN
Here you get a detailed record of all your used TAN with the following details:
usage, specified description, used TAN, date and time.

TAN-Generator synchronisation:
If the TAN no longer runs synchronically with the online banking computer (error message = "TAN synchronisation required"), please proceed as follows: Place the card in the TAN generator and press the TAN button until the new ATC code appears (longer than 2 sec.). The ATC code will be displayed alternating with the next TAN. This code must be entered together with a new TAN. This will once again synchronise the TAN generator with the security computer. (cf. 8.3 Synchronise TAN)

TAN-Generator activation:,
You can activate your TAN-Generator by insert the bank card data (cardnumber, expiration date) in the corresponding fields and accept the activation with a valid TAN.
Please use this function only after request by Berenberg Bank when you have received a new EC card or signature card.

7 Log off

Click on Log off to end your Berenberg Online Banking session. Please always leave Berenberg Online Banking via this customer logout feature only to ensure that no third party will be able to view your personal account information on the computer.



8 TAN-Generator User Guide

Overview

TAN-Key: Initiates TAN generation

OK Key: Confirms your input

Euro Key: Displays the current credit balance of your GeldKarte (the so-called "money card")

Commissioning

To commission your TAN generator pull out the insulation strip in arrow direction.

TAN Generation

A valid TAN is required to authorise an order in the Berenberg Online Banking system. Once you have entered this TAN your order can be processed. To create a valid TAN using your TAN generator, please follow the steps below:
With your card (Maestro or signature card) in place press the **TAN key twice** on your TAN generator:

Abb.2: Display of a generated TAN

You can now see a valid TAN on the screen which you can input into the appropriate field of your Berenberg Online-Banking page. For the formation of an additional TAN leave your card in the TAN generator and the **TAN key twice** again. If you do not press any further keys the unit switches itself off after approximately 30 seconds.

TAN Generation with display of the ATC
The ATC shows the number of TANs already generated. In the event that the TAN is no longer running in sync with our Online-Banking processor (shown as an error message "TAN synchronisation required" in the Berenberg Online-Banking area) the following action should be taken:

With the chip card inserted press the **TAN key** for at least 3 seconds until the Display shows " **ATC Anzeige aktiviert**". Push the **TAN key** once again when you see: **"Start-Code"** in the Display. Now, the ATC is displayed together with the TAN:

Abb.3 Display of TAN and ATC code

Next enter the ATC code into the Berenberg Online-Banking area and click the "Continue" button. On the following page enter the associated TAN and confirm this by clicking the "Send" Button. Following this the TAN generator should be synchronised with the security processor again.

Display the Card Credit Balance
With the Maestro card inserted press the **€ key** on the unit. The current credit balance of your GeldKarte will now be displayed:

Abb.4: Credit balance on your GeldKarte

Replacing the Battery
We recommend replacing the batteries when the following is displayed on the screen:

Abb.5: Display indicating that the batteries need replacing

To open the battery compartment firmly push the cover of the battery compartment in a downward direction. Now the batteries can be replaced (battery type: lithium cell CR 2025). Please pay attention to the correct polarity (i.e. the positive pole should face upward) when inserting the batteries. Don't use any metallic parts to replace the batteries.